



Order Filed on January 3, 2020
by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-17188

Chapter: 13

Hearing Date:
December 18, 2019 at 10:00 AM

Hon. Judge:
Rosemary Gambardella

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as Servicer for U.S. Bank Trust National Association,
as Trustee of the Igloo Series III Trust

In Re:

Carletta D Jeffers
Kevin L Jeffers

Debtor(s)

ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: January 3, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Andrew Thomas Archer
Property (Collateral): 1212 Thornton Avenue, Plainfield, NJ 07060

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is current on all payments through **December 1, 2019**.

2. Cure for Post-Petition Arrearages:

- Beginning on **January 1, 2020**, regular monthly payments shall resume in the amount of **\$3,357.18**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of default:

If the Debtor(s) fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of **\$350.00** and Attorney's Costs in the amount of **\$181.00**. The fees and costs are payable through the Chapter 13 Plan.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Carletta D Jeffers
Kevin L Jeffers
DebtorsCase No. 17-17188-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.
db/jdb +Carletta D Jeffers, Kevin L Jeffers, 1212 Thornton Avenue, Plainfield, NJ 07060-2639

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
 Andrew Thomas Archer on behalf of Debtor Carletta D Jeffers aarcher@spillerarcherlaw.com,
 bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
 Andrew Thomas Archer on behalf of Joint Debtor Kevin L Jeffers aarcher@spillerarcherlaw.com,
 bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
 Craig Scott Keiser on behalf of Creditor WELLS FARGO BANK, N.A. craig.keiser@law.njoag.gov
 Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
 bankruptcy@friedmanvartolo.com
 Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,
 bkyecf@rasflaw.com;legerman@rasnj.com
 Laura M. Egerman on behalf of Creditor U.S. Bank Trust, N.A. bkyecf@rasflaw.com,
 bkyecf@rasflaw.com;legerman@rasnj.com
 Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
 bkyecf@rasflaw.com;legerman@rasnj.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
 Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC
 rsolarz@kmlawgroup.com
 Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
 Robert L. Saldutti on behalf of Creditor In & Out Bail Bonds rsaldutti@saldutticollect.com,
 lmarciano@saldutticollect.com;kcollins@slgcollect.com
 Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
 Robert W. Keyser on behalf of Creditor US Bank Custodian for TLCF 2012A, LLC
 rkeyser@taylorandkeyser.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17